

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

DUANE J GATES  
JODI L GATES  
Debtor(s)

Case No. 07-11070

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/21/2007.
- 2) The plan was confirmed on 10/03/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/16/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/21/2007, 11/26/2008, 07/24/2009, 02/19/2010, 06/22/2010, 12/08/2010.
- 5) The case was converted on 01/12/2011.
- 6) Number of months from filing to last payment: 37.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$127,200.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$12,400.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$12,400.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$652.81
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,652.81**

Attorney fees paid and disclosed by debtor: \$2,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVOCATE MEDICAL GROUP	Unsecured	7,748.00	NA	NA	0.00	0.00
ADVOCATE MEDICAL GROUP	Unsecured	28.00	NA	NA	0.00	0.00
APRIA HEALTHCARE	Unsecured	678.00	1,283.69	1,283.69	500.05	0.00
AURORA EYE CLINIC	Unsecured	15.00	NA	NA	0.00	0.00
AURORA PEDIATRIC CLINIC	Unsecured	285.00	NA	NA	0.00	0.00
CENTER FOR CHILDRENS DIGESTIVE	Unsecured	126.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	1,435.00	1,434.22	1,434.22	558.69	0.00
COPLEY MEMORIAL HOSPITAL	Unsecured	1,311.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	191.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	3,628.00	3,336.21	3,336.21	1,299.60	0.00
EARLY INTERVENTION	Unsecured	360.00	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	6,490.00	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	6,486.00	NA	NA	0.00	0.00
FIRST PACIFIC CORP	Unsecured	95.00	NA	NA	0.00	0.00
FOX VALLEY MEDICAL ASSOC	Unsecured	141.00	NA	NA	0.00	0.00
GUARDIAN ANESTHESIA	Unsecured	1,630.00	NA	NA	0.00	0.00
ICS INC	Unsecured	126.00	NA	NA	0.00	0.00
ICS INC	Unsecured	6,560.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	35.00	NA	NA	0.00	0.00
MIDWEST RETINA CONSULTANTS	Unsecured	90.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	6,476.33	6,476.33	2,522.82	0.00
RUSH COPLEY	Unsecured	709.00	NA	NA	0.00	0.00
US BANK	Unsecured	9,538.00	9,487.30	9,487.30	3,695.75	0.00
VISITING NURSE ASSN	Unsecured	57.00	NA	NA	0.00	0.00
WELLS FARGO HOME MTGE	Secured	23,136.39	2,170.28	2,170.28	2,170.28	0.00
WELLS FARGO HOME MTGE	Secured	NA	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,170.28	\$2,170.28	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$2,170.28</b>	<b>\$2,170.28</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$22,017.75</b>	<b>\$8,576.91</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$1,652.81</u>	
Disbursements to Creditors	<u>\$10,747.19</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$12,400.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 01/26/2011

By: /s/ Glenn Stearns

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.